EXHIBIT A

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EXHIBIT A

MAPPING OF CLAIMS TO FIGURE 4A

As stated above, Examiner Pwu indicated during the personal interview on August 26, 2003 that the subject matter of FIG. 4A appeared novel. As a result, Applicants rewrote the claims in an effort to comply with the Examiner's indication of allowability. Nonetheless, in the Office Action dated February 13, 2004, the Examiner rejected all of the pending claims.

During the telephone interview conducted on May 10, 2004, the Examiner asked whether the pending claims can be correlated to the elements set forth in FIG. 4A. As such, for the convenience of the Examiner, Applicant is presenting a general mapping of the elements of FIG. 4A to each independent claim. This mapping illustrates how the pending claims of the present application readily correspond to the elements presented in FIG. 4A. While many elements of the claims are not specifically discussed below, it should be understood that support for such elements is elsewhere in the specification.

A. Review of FIG. 4A

The Examiner's attention is drawn to FIG. 4A, which begins from Step 310 of FIG. 3, a copy of which is attached hereto as Exhibit B.

In **Step 410A**, the payment enabler presents buyer with a graphical user interface enabling the buyer to enter identification information and a deposit amount.

In **Step 420A**, the buyer enters the requested information through the graphical user interface.

In **Step 430A**, the payment enabler creates a registration record for the flash cash deposit in a registration database stored by the payment enabler.

In **Step 440A**, the payment enabler stores a flag in the registration record to indicate that the buyer has not yet made the deposit.

In **Step 450A**, the payment enabler provides the flash cash processor with the buyer identification information and deposit amount.

In **Step 460A**, the buyer physically goes to a deposit location registered with the flash cash processor and deposits cash in the amount previously specified.

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In Step 470A, the deposit location electronically notifies the flash cash processor that the buyer has completed the prearranged deposit.

In Step 480A, the flash cash processor notifies the payment enabler that the buyer has completed the prearranged deposit.

In Step 490A, the payment enabler updates the flag in the registration record in indicate that the buyer has completed the deposit.

B.   The Elements of Claim 63 Are Readily Correlated to FIG. 4A.

Claim 63 is presented below. The steps of FIG. 4A to which the claim elements correlate to are indicated in brackets.

63.   In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a method for effecting a cash payment from a buyer to a seller in connection with an online transaction utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

communicating information to the buyer computer system for displaying the transaction information and enabling the

STEP 410A   selection by the buyer of a prearranged cash deposit payment instrument for use in effecting payment in connection with the transaction, the prearranged cash deposit payment instrument issued by a cash deposit payment instrument processor;

receiving   cash   deposit   payment   instrument

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STEP 420A information input by the buyer via the buyer computer, the cash deposit payment instrument information including buyer information;

determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

storing a cash deposit payment instrument registration record in a memory associated with the payment enabling system, STEP 430A the registration record storing the buyer information, the required STEP 440A deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

communicating information to the cash deposit STEP 450A payment instrument processor comprising the required deposit amount and buyer information;

in response to receipt of information from the cash STEP 460A deposit payment instrument processor that the required deposit STEP 470A amount has been received at a deposit location registered with the STEP 480A cash deposit payment instrument processor, updating the data field STEP 490A in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, effecting completion of the transaction by making payment to the seller.

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C.   The Elements of Claim 81 Are Readily Correlated to FIG. 4A.

Claim 81 is presented below. The steps of FIG. 4A to which the claim elements correlate to are indicated in brackets.

81.   A system for effecting payment for goods purchased by a buyer using a buyer computer from a seller using a seller computer in an online transaction facilitated by a transaction facilitator, a payment to the seller conditioned on receipt of a cash deposit by the buyer at a deposit location registered to a cash deposit payment instrument processor, the transaction facilitator operating a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, comprising:

a payment enabling system;

an interface for data communications with the buyer computer;

an interface for data communications with the seller computer;

an interface for data communications with the transaction computer;

an interface for data communications with at least one cash deposit payment instrument processor that issues cash deposit payment instruments;

the payment enabling system operative for receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

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the payment enabling system operative for communicating information to the buyer computer system for displaying the transaction information and enabling the selection by the buyer of a prearranged cash deposit payment instrument for use in effecting payment in connection with the transaction;

the payment enabling system further operative

STEP 410A determining a required deposit amount including at least the
STEP 420A transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

the payment enabling system further operative for

STEP 430A storing a cash deposit payment instrument registration record in a
STEP 440A memory, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

the payment enabling system further operative for

STEP 450A communicating information to the cash deposit payment instrument processor comprising the required deposit amount and buyer information;

the payment enabling system further operative, in response to receipt of information from the cash deposit payment

STEP 460A instrument processor that the required deposit amount has been
STEP 470A received at a deposit location registered with the cash deposit
STEP 480A payment instrument processor, for updating the data field in the
STEP 490A registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

the payment enabling system further operative, in response

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to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for effecting completion of the transaction by making payment to the seller.

D.   The Elements of Claim 99 Are Readily Correlated to FIG. 4A.

Claim 99 is presented below. The steps of FIG. 4A to which the claim elements correlate to are indicated in brackets.

99.   In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, and a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a method for effecting a cash payment from a buyer to a seller in connection with an online transaction utilizing a payment enabling system operated by a payment enabler, comprising the computer-implemented steps of:

receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of a payment instrument for use in

STEP 410A   effecting payment in connection with the transaction, the payment instrument comprising a prearranged cash deposit payment instrument issued by a cash deposit payment instrument processor;

receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument

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STEP 420A   registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument chosen by the buyer for effecting payment to the seller in connection with the transaction;

       determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

       storing a cash deposit payment instrument registration

STEP 430A
STEP 440A   record in a memory associated with the payment enabling system, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

       communicating information to the cash deposit

STEP 450A   payment instrument processor comprising the required deposit amount and buyer information;

       in response to receipt of information from the cash

STEP 460A
STEP 470A
STEP 480A
STEP 490A   deposit payment instrument processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

       in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, effecting completion of the transaction by making payment to the

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seller.

E.   The Elements of Claim 116 Are Readily Correlated to FIG. 4A.

Claim 116 is presented below. The steps of FIG. 4A to which the claim elements correlate to are indicated in brackets.

116.   A system for effecting payment for goods purchased by a buyer using a buyer computer from a seller using a seller computer in an online transaction facilitated by a transaction facilitator, a payment to the seller conditioned on receipt of a cash deposit by the buyer at a deposit location registered to a cash deposit payment instrument processor, the transaction facilitator operating a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, comprising:

a payment enabling system;

an interface for data communications with the buyer computer;

an interface for data communications with the seller computer;

an interface for data communications with the transaction computer;

an interface for data communications with at least one payment instrument processor;

the payment enabling system operative for receiving transaction information from the transaction computer in response to a proposed transaction between the buyer and the seller facilitated by the transaction facilitator, the transaction information including a transaction amount;

the   payment   enabling   system   operative   for

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STEP 410A communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of a payment instrument for use in effecting payment in connection with the transaction, the payment instrument comprising a prearranged cash deposit payment instrument issued by the cash deposit payment instrument processor;

the payment enabling system further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration **STEP 420A** information including buyer information and indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction;

the payment enabling system determining a required deposit amount including at least the transaction amount and corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

the payment enabling system further operative for storing a cash deposit payment instrument registration record in a **STEP 430A** memory, the registration record storing the buyer information, the **STEP 440A** required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

the payment enabling system further operative for communicating information to the cash deposit payment instrument **STEP 450A** processor comprising the required deposit amount and buyer information;

the payment enabling system further operative, in

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STEP 460A

STEP 470A

STEP 480A

STEP 490A

response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received at a deposit location registered with the cash deposit payment instrument processor, for updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor; and

the payment enabling system further operative, in response to updating of the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for effecting completion of the transaction by making payment to the seller.

F.   The Elements of Claim 133 Are Readily Correlated to FIG. 4A.

Claim 133 is presented below. The steps of FIG. 4A to which the claim elements correlate to are indicated in brackets.

133.   In an online commerce system including a buyer computer operated by a buyer, a seller computer operated by a seller, a transaction facilitator comprising a network-accessible transaction computer that facilitates commercial transactions between buyers and sellers, a payment enabling system, and one or more payment instrument processors, a method for effecting a cash payment from a buyer to a seller in connection with an online transaction, comprising the computer-implemented steps of:

at the transaction computer, generating transaction information corresponding to a transaction between a buyer and a seller, the transaction information including at least a transaction amount, and communicating the transaction information to the

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payment enabling system;

at the payment enabling system, receiving the transaction information from the transaction computer;

STEP 410A communicating information from the payment enabling system to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of one of a plurality of a payment instruments for use in effecting payment in connection with the transaction, the plurality of payment instruments including a prearranged cash deposit payment instrument issued by a cash deposit payment instrument processor;

STEP 420A receiving at the payment enabling system payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction;

determining at the payment enabling system a required deposit amount, including at least the transaction amount, corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

STEP 430A
STEP 440A storing a cash deposit payment instrument registration record in a memory associated with the payment enabling system, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

communicating the buyer information and the

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STEP 450A   required deposit amount from the payment enabling system to the cash deposit payment instrument processor;

               upon receipt of funds of at least the required deposit amount at a deposit location associated with the cash deposit

STEP 460A
STEP 470A   instrument payment processor, communicating information to the payment enabling system that the required deposit amount has been received;

               in response to receipt of information at the payment enabling system from the cash deposit payment instrument

STEP 480A
STEP 490A   processor that the required deposit amount has been received, updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor;

               in response to receipt of information at the payment enabling system indicating that the required deposit amount has been received by the cash deposit payment instrument processor, communicating information to the seller computer for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods; and

               in further response to receipt of information at the payment enabling system indicating that the required deposit amount has been received by the cash deposit payment instrument processor, effecting completion of the transaction by making payment to the seller.

G.   The Elements of Claim 151 Are Readily Correlated to FIG. 4A.

Claim 151 is presented below. The steps of FIG. 4A to which the claim elements correlate to are indicated in brackets.

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151.   A system for effecting a cash payment from a buyer to a seller in connection with an online transaction, the buyer utilizing a buyer computer system and the seller utilizing a seller computer system to communicate via a computer network with a transaction facilitator that facilitates commercial transactions between buyers and sellers, comprising:

a network-accessible transaction computer operated by the transaction facilitator operative for generating transaction information corresponding to a transaction between a buyer and a seller and for communicating the transaction information to a payment enabling system, the transaction information including at least a transaction amount;

one or more payment instrument processors that effect payments based on a payment instrument, each payment instrument processor operative, in response to a request for a payment authorization in a requested amount from a payment enabling system, for determining whether to authorize the payment in the requested amount, and for communicating information indicating authorization of the payment in the requested amount to the payment enabling system, at least one of the payment instrument processors comprising a cash deposit payment instrument processor that issues prearranged cash deposit payment instruments;

a payment enabling system operative for effecting payments utilizing payment instruments issued by the payment instrument processors, the payment enabling system operative for

STEP 410A   communicating information to the buyer computer system for displaying payment instrument information and enabling the registration by the buyer of one or more payment instruments for

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use in effecting payment in connection with the transaction, the one or more payment instruments including at least the prearranged cash deposit payment instrument issued by the cash deposit payment instrument processor;

STEP 420A

the payment enabling system further operative for receiving payment instrument registration information input by the buyer via the buyer computer, the payment instrument registration information including buyer information and indicating selection of the prearranged cash deposit payment instrument for effecting payment to the seller in connection with the transaction;

the payment enabling system further operative for determining a required deposit amount, including at least the transaction amount, corresponding to the amount of cash that the buyer must deposit with the cash deposit payment instrument processor to fund the prearranged cash deposit payment instrument;

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STEP 440A

the payment enabling system further operative for storing a cash deposit payment instrument registration record in a memory, the registration record storing the buyer information, the required deposit amount, and a data field indicating whether the required cash deposit has been received by the cash deposit payment instrument processor;

STEP 450A

the payment enabling system further operative for communicating the buyer information and the required deposit amount to the cash deposit payment instrument processor;

STEP 460A
STEP 470A

the cash deposit payment instrument processor operative, in response to receipt of the buyer information and the required deposit amount and upon receipt of funds of at least the required deposit amount at a deposit location associated with the cash deposit instrument payment processor, for communicating

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information to the payment enabling system that the required deposit amount has been received;

the payment enabling system further operative, in response to receipt of information from the cash deposit payment instrument processor that the required deposit amount has been received, for updating the data field in the registration record indicating that the required deposit amount has been received by the cash deposit payment instrument processor;

STEP 480A
STEP 490A

the payment enabling system further operative for, in response to receipt of information indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for communicating information to the seller computer for notifying the seller that payment in connection with the transaction has been arranged and providing instructions to the seller to ship the goods; and

the payment enabling system further operative, in further response to receipt of information indicating that the required deposit amount has been received by the cash deposit payment instrument processor, for effecting completion of the transaction by making payment to the seller.

H.   Summary

Each of the independent claims pending in the present application, claims 63, 81, 99, 116, 133, and 151, can be mapped to the elements presented in FIG. 4A. As the Examiner previously indicated that the subject matter of FIG. 4A is patentable, the Applicant respectfully requests withdrawal of the rejection under 35 U.S.C. § 102(e) and that the claims be allowed.

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